

# LAMPIRAN

## Lampiran 1

### Daftar Perusahaan Perbankan Tahun 2010-2013

No	Kode Perusahaan	Nama Perusahaan Perbankan
1	AGRO	Bank Agroniaga, Tbk
2	BABP	Bank ICB Bumiputera, Tbk
3	BACA	Bank Capital Indonesia, Tbk
4	BAEK	Bank Ekonomi Raharja, Tbk
5	BBCA	Bank Central Asia, Tbk
6	BBKP	Bank Bukopin, Tbk
7	BBMD	Bank Mestika Dharma, Tbk
8	BBNI	Bank Negara Indonesia (Persero), Tbk
9	BBNP	Bank Nusantara Parahyangan, Tbk
10	BBRI	Bank Rakyat Indonesia (Persero), Tbk
11	BBTN	Bank Tabungan Negara (Persero), Tbk
12	BCIC	Bank Mutiara, Tbk
13	BDMN	Bank Danamon Indonesia, Tbk
14	BEKS	Bank Pundi Indonesia, Tbk
15	BINA	Bank INA Perdana, Tbk
16	BJBR	Bank Jabar Banten, Tbk
17	BJTM	Bank Pembangunan Daerah Jatim, Tbk
18	BKSW	Bank Kesawan, Tbk
19	BMAS	Bank Maspion Indonesia, Tbk
20	BMRI	Bank Mandiri (Persero), Tbk
21	BNBA	Bank Bumi Arta, Tbk
22	BNGA	Bank CIMB Niaga, Tbk
23	BNII	Bank Internasional Indonesia, Tbk
24	BNLI	Bank Permata, Tbk
25	BSIM	Bank Sinarmas, Tbk
26	BSWD	Bank Swadesi, Tbk
27	BTPN	Bank Tabungan Pensiun Nasional, Tbk
28	BVIC	Bank Victoria Internasional, Tbk
29	INPC	Bank Artha Graha Internasional, Tbk
30	MAYA	Bank Mayapada Internasional, Tbk
31	MCOR	Bank Windu Kentjana Internasional, Tbk
32	MEGA	Bank Mega, Tbk
33	NAGA	Bank Mitra Niaga, Tbk
34	NISP	Bank OCBC NISP, Tbk
35	NOBU	Bank Nasional NOBU, Tbk
36	PNBN	Bank Pan Indonesia, Tbk
37	PNBS	Bank Pan Indonesia Syariah, Tbk
38	SDRA	Bank Himpunan Saudara 1906, Tbk

Sumber : IDX tahun 2013

## Lampiran 2

### Daftar Sampel Perusahaan Perbankan Tahun 2010-2013

No	Kode Perusahaan	Nama Perusahaan Perbankan
1	AGRO	Bank Agroniaga, Tbk
2	BACA	Bank Capital Indonesia, Tbk
3	BAEK	Bank Ekonomi Raharja, Tbk
4	BBCA	Bank Central Asia, Tbk
5	BBKP	Bank Bukopin, Tbk
6	BBNI	Bank Negara Indonesia (Persero), Tbk
7	BBNP	Bank Nusantara Parahyangan, Tbk
8	BBRI	Bank Rakyat Indonesia (Persero), Tbk
9	BBTN	Bank Tabungan Negara (Persero), Tbk
10	BDMN	Bank Danamon Indonesia, Tbk
11	BMRI	Bank Mandiri (Persero), Tbk
12	BNBA	Bank Bumi Arta, Tbk
13	BNGA	Bank CIMB Niaga, Tbk
14	BNII	Bank Internasional Indonesia, Tbk
15	BNLI	Bank Permata, Tbk
16	BSIM	Bank Sinarmas, Tbk
17	BSWD	Bank Swadesi, Tbk
18	BTPN	Bank Tabungan Pensiun Nasional, Tbk
19	BVIC	Bank Victoria Internasional, Tbk
20	INPC	Bank Artha Graha Internasional, Tbk
21	MAYA	Bank Mayapada Internasional, Tbk
22	MCOR	Bank Windu Kentjana Internasional, Tbk
23	MEGA	Bank Mega, Tbk
24	NISP	Bank OCBC NISP, Tbk
25	PNBN	Bank Pan Indonesia, Tbk
26	SDRA	Bank Himpunan Saudara 1906, Tbk

Sumber : IDX tahun 2013

### Lampiran 3

#### Data VAHU Perusahaan Perbankan Periode 2010-2013

No	Kode Perusahaan	Nama Perusahaan Perbankan	2010	2011	2012	2013
1	AGRO	Bank Agroniaga, Tbk	1,072139119	0,031513196	1,824235205	2,122837315
2	BACA	Bank Capital Indonesia, Tbk	1,121670687	0,81392461	0,495949174	2,157524036
3	BAEK	Bank Ekonomi Raharja, Tbk	1,683848946	1,728557441	0,134048407	1,519072023
4	BBCA	Bank Central Asia, Tbk	2,346516612	2,524212145	2,397075548	2,786643502
5	BBKP	Bank Bukopin, Tbk	1,335383887	1,154398564	3,696255201	2,225010333
6	BBNI	Bank Negara Indonesia (Persero), Tbk	3,178968002	2,315968016	1,976596589	3,289082979
7	BBNP	Bank Nusantara Parahyangan, Tbk	1,307272051	3,382569322	0,280017778	2,081958072
8	BBRI	Bank Rakyat Indonesia (Persero), Tbk	2,228229075	3,571773359	3,135436186	3,458630375
9	BBTN	Bank Tabungan Negara (Persero), Tbk	1,383897987	3,660862983	1,601825372	2,592078118
10	BDMN	Bank Danamon Indonesia, Tbk	2,026782235	7,677990092	2,996319969	1,895838377
11	BMRI	Bank Mandiri (Persero), Tbk	1,953443482	1,515370973	1,664885022	3,752767291
12	BNBA	Bank Bumi Arta, Tbk	1,334301379	2,43567041	2,389954301	1,747373594
13	BNGA	Bank CIMB Niaga, Tbk	1,654580305	1,210340619	3,75452397	2,934157187
14	BNII	Bank Internasional Indonesia, Tbk	1,369912883	3,412112918	0,384812472	1,972275963
15	BNLI	Bank Permata, Tbk	7,868764523	6,66059387	0,695417634	1,702728901
16	BSIM	Bank Sinarmas, Tbk	7,808672442	3,504864908	8,563094156	2,014711724
17	BSWD	Bank Swadesi, Tbk	0,061750642	6,129760107	4,839590903	4,5235675
18	BTPN	Bank Tabungan Pensiun Nasional, Tbk	5,396967461	5,046371303	2,927412006	2,320330487
19	BVIC	Bank Victoria Internasional, Tbk	0,790052818	1,396230419	0,857664236	3,032800755
20	INPC	Bank Artha Graha Internasional, Tbk	1,849397155	8,010887709	2,862362304	1,966286907
21	MAYA	Bank Mayapada Internasional, Tbk	3,44757529	3,735192062	3,82477688	2,809482588
22	MCOR	Bank Windu Kentjana Internasional, Tbk	0,119703472	4,824814779	3,748308221	1,902380027
23	MEGA	Bank Mega, Tbk	1,958219905	3,982546572	3,024086792	1,541679254
24	NISP	Bank OCBC NISP, Tbk	0,551589292	2,375767496	3,543231414	2,327764845
25	PNBN	Bank Pan Indonesia, Tbk	1,467266532	3,108706109	7,282984531	3,718932448
26	SDRA	Bank Himpunan Saudara 1906, Tbk	1,463223649	1,106360202	5,161014615	1,971308735

## Lampiran 4

### Data STVA Perusahaan Perbankan Periode 2010-2013

No	Kode Perusahaan	Nama Perusahaan Perbankan	2010	2011	2012	2013
1	AGRO	Bank Agroniaga, Tbk	0,067285222	0,682672617	0,945198153	0,528932343
2	BACA	Bank Capital Indonesia, Tbk	0,108472735	0,877146256	0,798366435	0,536505743
3	BAEK	Bank Ekonomi Raharja, Tbk	0,406122501	0,421482922	0,254000832	0,341703366
4	BBCA	Bank Central Asia, Tbk	0,573836386	0,603836784	0,582824997	0,641145342
5	BBKP	Bank Bukopin, Tbk	0,251151665	0,133748056	0,72945591	0,550563885
6	BBNI	Bank Negara Indonesia (Persero), Tbk	0,436244435	0,568215108	0,494079872	0,695963888
7	BBNP	Bank Nusantara Parahyangan, Tbk	0,235048283	0,704366739	0,642879817	0,51968293
8	BBRI	Bank Rakyat Indonesia (Persero), Tbk	0,551213108	0,720027029	0,681065108	0,710868208
9	BBTN	Bank Tabungan Negara (Persero), Tbk	0,277403386	0,726840364	0,375712224	0,614209158
10	BDMN	Bank Danamon Indonesia, Tbk	0,506607083	0,869757581	0,666257272	0,472528876
11	BMRI	Bank Mandiri (Persero), Tbk	0,488083475	0,340095582	0,399357921	0,733529973
12	BNBA	Bank Bumi Arta, Tbk	0,25054413	0,58943542	0,581581958	0,427712538
13	BNGA	Bank CIMB Niaga, Tbk	0,395617126	0,173786301	0,73365465	0,65918663
14	BNII	Bank Internasional Indonesia, Tbk	0,270026574	0,706926463	0,740133163	0,492971562
15	BNLI	Bank Permata, Tbk	0,872915246	0,855004135	0,856201518	0,412707449
16	BSIM	Bank Sinarmas, Tbk	0,871937259	0,714682298	0,883219782	0,503651074
17	BSWD	Bank Swadesi, Tbk	0,377296212	0,836861479	0,793370965	0,778935541
18	BTPN	Bank Tabungan Pensiun Nasional, Tbk	0,81471076	0,980183781	0,658401346	0,56902691
19	BVIC	Bank Victoria Internasional, Tbk	0,179728616	0,928378584	0,886080059	0,670271778
20	INPC	Bank Artha Graha Internasional, Tbk	0,45928326	0,987516989	0,650638216	0,491427219
21	MAYA	Bank Mayapada Internasional, Tbk	0,70994107	0,73227615	0,73854684	0,644062574
22	MCOR	Bank Windu Kentjana Internasional, Tbk	0,147219465	0,792738158	0,733212975	0,474342673
23	MEGA	Bank Mega, Tbk	0,489332124	0,74890438	0,66932166	0,351356647
24	NISP	Bank OCBC NISP, Tbk	0,285095934	0,57908339	0,71777175	0,570403341
25	PNBN	Bank Pan Indonesia, Tbk	0,318460567	0,67832276	0,862693653	0,731105629
26	SDRA	Bank Himpunan Saudara 1906, Tbk	0,316577476	0,909613524	0,80623965	0,492722788

## Lampiran 5

### Data VACA Perusahaan Perbankan Periode 2010-2013

No	Kode Perusahaan	Nama Perusahaan Perbankan	2010	2011	2012	2013
1	AGRO	Bank Agroniaga, Tbk	0,094620046	0,027848756	0,040091392	0,03540928
2	BACA	Bank Capital Indonesia, Tbk	0,060670718	0,015981848	0,021361251	0,02212882
3	BAEK	Bank Ekonomi Raharja, Tbk	0,045199818	0,027167903	0,010733039	0,02877985
4	BBCA	Bank Central Asia, Tbk	0,055865902	0,048300514	0,095141943	0,04258564
5	BBKP	Bank Bukopin, Tbk	0,054185394	0,030829197	0,028986832	0,02809127
6	BBNI	Bank Negara Indonesia (Persero), Tbk	0,091011605	0,04953031	0,020393158	0,05198918
7	BBNP	Bank Nusantara Parahyangan, Tbk	0,050599034	0,031350611	0,033789277	0,0366839
8	BBRI	Bank Rakyat Indonesia (Persero), Tbk	0,06463523	0,049743631	0,063911982	0,06811264
9	BBTN	Bank Tabungan Negara (Persero), Tbk	0,066615429	0,032908371	0,032309217	0,03219311
10	BDMN	Bank Danamon Indonesia, Tbk	0,077316843	0,064785724	0,06698484	0,06412323
11	BMRI	Bank Mandiri (Persero), Tbk	0,062598164	0,002658035	0,044896676	0,04832964
12	BNBA	Bank Bumi Arta, Tbk	0,053868921	0,036495742	0,041720078	0,03800121
13	BNGA	Bank CIMB Niaga, Tbk	0,058996302	0,043188255	0,047068122	0,04349785
14	BNII	Bank Internasional Indonesia, Tbk	0,049139967	0,030661365	0,064372205	0,03323318
15	BNLI	Bank Permata, Tbk	0,050996729	0,023234024	0,024123009	0,02158964
16	BSIM	Bank Sinarmas, Tbk	0,055216	0,014514123	0,034290401	0,03300444
17	BSWD	Bank Swadesi, Tbk	0,081222952	0,045296136	0,036952099	0,04134989
18	BTPN	Bank Tabungan Pensiun Nasional, Tbk	0,092948852	0,068417431	0,073472021	0,07260258
19	BVIC	Bank Victoria Internasional, Tbk	0,070400422	0,00975862	0,027501811	0,02455795
20	INPC	Bank Artha Graha Internasional, Tbk	0,061461362	0,019110135	0,00923878	0,02958366
21	MAYA	Bank Mayapada Internasional, Tbk	0,066551458	0,03731891	0,040764092	0,03557924
22	MCOR	Bank Windu Kentjana Internasional, Tbk	0,052516041	0,020302761	0,023637969	0,0278234
23	MEGA	Bank Mega, Tbk	0,057731231	0,036177292	0,041675271	0,02623269
24	NISP	Bank OCBC NISP, Tbk	0,047842238	0,036162732	0,033421603	0,03250042
25	PNBN	Bank Pan Indonesia, Tbk	0,051951705	0,03586208	0,033058529	0,03125104
26	SDRA	Bank Himpunan Saudara 1906, Tbk	0,081694504	0,043862137	0,041977735	0,03941047

## Lampiran 6

### Data ROA Perusahaan Perbankan Periode 2010-2013

No	Kode Perusahaan	Nama Perusahaan Perbankan	2010	2011	2012	2013
1	AGRO	Bank Agroniaga, Tbk	0,006346064	0,012922515	0,012739918	0,013971166
2	BACA	Bank Capital Indonesia, Tbk	0,006601042	0,007307869	0,011041131	0,013074575
3	BAEK	Bank Ekonomi Raharja, Tbk	0,018432166	0,013529364	0,009733376	0,011294823
4	BBCA	Bank Central Asia, Tbk	0,032837986	0,035659754	0,03315178	0,035896518
5	BBKP	Bank Bukopin, Tbk	0,014046618	0,016445384	0,016126849	0,017184641
6	BBNI	Bank Negara Indonesia (Persero), Tbk	0,022067135	0,024949354	0,026701075	0,029168562
7	BBNP	Bank Nusantara Parahyangan, Tbk	0,011963481	0,013960525	0,01402227	0,014212584
8	BBRI	Bank Rakyat Indonesia (Persero), Tbk	0,036875491	0,039914681	0,043275857	0,044571745
9	BBTN	Bank Tabungan Negara (Persero), Tbk	0,01828195	0,017080735	0,016673158	0,016320618
10	BDMN	Bank Danamon Indonesia, Tbk	0,033852018	0,032490749	0,035218133	0,030016786
11	BMRI	Bank Mandiri (Persero), Tbk	0,031064812	0,029623444	0,032258755	0,03282205
12	BNBA	Bank Bumi Arta, Tbk	0,013734303	0,019241573	0,02223817	0,019491174
13	BNGA	Bank CIMB Niaga, Tbk	0,023595104	0,02632945	0,029313886	0,026646469
14	BNII	Bank Internasional Indonesia, Tbk	0,010511533	0,010380481	0,014648237	0,015540907
15	BNLI	Bank Permata, Tbk	0,016773815	0,015384489	0,014325502	0,013878361
16	BSIM	Bank Sinarmas, Tbk	0,012548411	0,009309094	0,018841145	0,016397807
17	BSWD	Bank Swadesi, Tbk	0,03060952	0,031023196	0,029094563	0,030428536
18	BTPN	Bank Tabungan Pensiun Nasional, Tbk	0,032652954	0,03797592	0,042059713	0,041180797
19	BVIC	Bank Victoria Internasional, Tbk	0,01277626	0,020270049	0,017598901	0,017222116
20	INPC	Bank Artha Graha Internasional, Tbk	0,006889201	0,006553865	0,002417314	0,013857133
21	MAYA	Bank Mayapada Internasional, Tbk	0,010468473	0,017795823	0,020454945	0,021220742
22	MCOR	Bank Windu Kentjana Internasional, Tbk	0,00868374	0,007496753	0,019709492	0,014993658
23	MEGA	Bank Mega, Tbk	0,020177836	0,01924301	0,024011583	0,009515507
24	NISP	Bank OCBC NISP, Tbk	0,009630528	0,016810982	0,015443697	0,015685447
25	PNBN	Bank Pan Indonesia, Tbk	0,017417592	0,021934063	0,020447681	0,019823544
26	SDRA	Bank Himpunan Saudara 1906, Tbk	0,013960525	0,02395059	0,021041923	0,020422576

## Lampiran 7

### Hasil Output SPSS Statistik Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
VAHU	104	,0315	3,1089	1,511449	,8616143
STVA	104	,0673	,9875	,586710	,2171519
VACA	104	,0027	,0951	,043825	,0196249
ROA	104	,2400	4,4500	2,035962	,9547251
Valid N (listwise)	104				

## Lampiran 8

### Hasil Output Regresi

Model	Variables Entered	Variables Removed	Method
1	VACA, VAHU, STVA <sup>b</sup>	.	Enter

a. Dependent Variable: ROA

b. All requested variables entered.

		ROA	VAHU	STVA	VACA
Pearson Correlation	ROA	1,000	-,086	,207	,448
	VAHU	-,086	1,000	,335	-,140
	STVA	,207	,335	1,000	-,220
	VACA	,448	-,140	-,220	1,000
Sig. (1-tailed)	ROA	.	,193	,017	,000
	VAHU	,193	.	,000	,078
	STVA	,017	,000	.	,012
	VACA	,000	,078	,012	.
N	ROA	104	104	104	104
	VAHU	104	104	104	104
	STVA	104	104	104	104
	VACA	104	104	104	104



**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,562 <sup>a</sup>	,316	,295	,8014790	,316	15,385	3	100	,000	1,873

a. Predictors: (Constant), VACA, VAHU, STVA

b. Dependent Variable: ROA

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29,648	3	9,883	15,385	,000 <sup>b</sup>
	Residual	64,237	100	,642		
	Total	93,885	103			

a. Dependent Variable: ROA

b. Predictors: (Constant), VACA, VAHU, STVA

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics		
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	,066	,323		,205	,838					
	VAHU	-,017	,011	-,137	-1,556	,123	-,086	-,154	-,129	,883	1,133
	STVA	1,605	,393	,365	4,086	,000	,207	,378	,338	,857	1,167
	VACA	24,785	4,136	,509	5,992	,000	,448	,514	,496	,947	1,056

a. Dependent Variable: ROA

**Collinearity Diagnostics<sup>a</sup>**

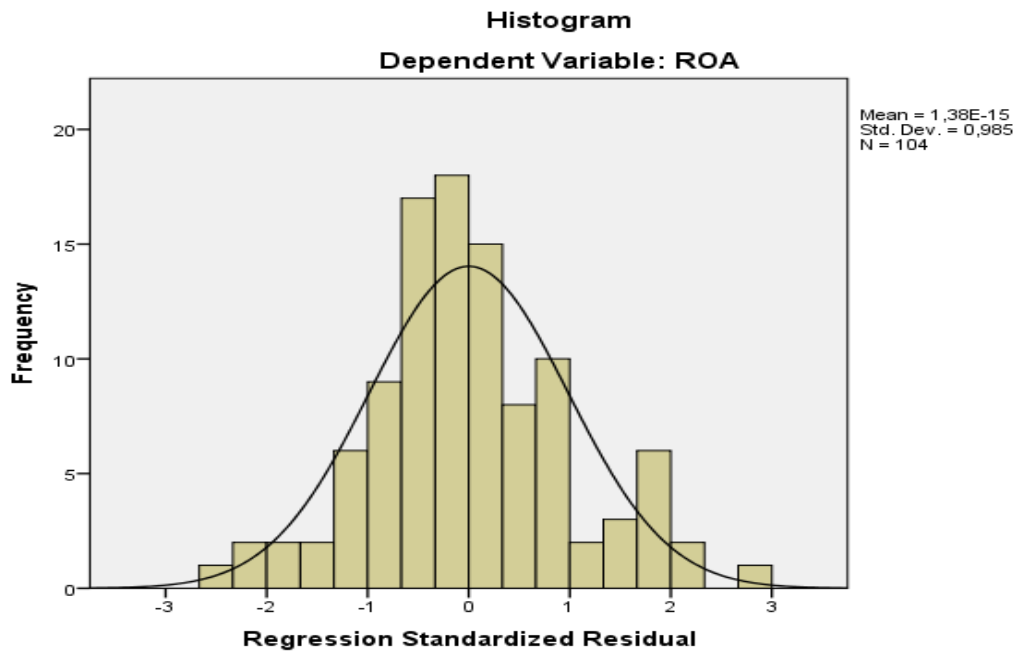
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	VAHU	STVA	VACA
1	1	3,032	1,000	,01	,03	,01	,01
	2	,775	1,978	,00	,82	,00	,02
	3	,155	4,416	,01	,14	,28	,53
	4	,038	8,944	,98	,02	,70	,44

a. Dependent Variable: ROA

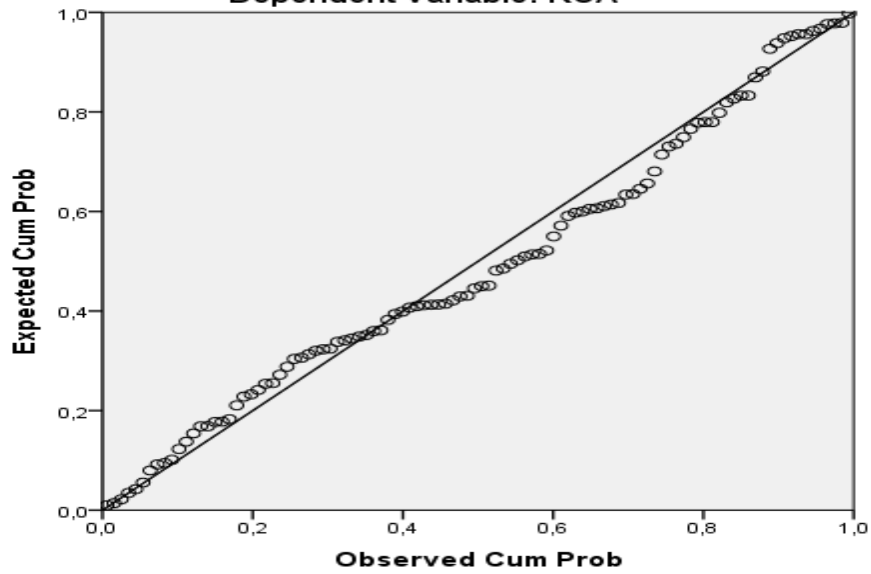
**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,652915	3,588158	2,035962	,5365083	104
Std. Predicted Value	-2,578	2,893	,000	1,000	104
Standard Error of Predicted Value	,080	,783	,138	,075	104
Adjusted Predicted Value	,456683	3,734001	2,067187	,5557554	104
Residual	-1,8716227	2,3070848	,0000000	,7897207	104
Std. Residual	-2,335	2,879	,000	,985	104
Stud. Residual	-2,479	2,998	-,008	1,008	104
Deleted Residual	-3,0840006	2,5033174	-,0312255	,8754197	104
Stud. Deleted Residual	-2,547	3,127	-,007	1,020	104
Mahal. Distance	,037	97,240	2,971	9,544	104
Cook's Distance	,000	3,530	,044	,346	104
Centered Leverage Value	,000	,944	,029	,093	104

a. Dependent Variable: ROA



**Normal P-P Plot of Regression Standardized Residual**  
Dependent Variable: ROA



**Scatterplot**  
Dependent Variable: ROA

